

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Henry Rivera Murillo**

**Debtor**

**HomeBridge Financial Services, Inc.**

**Movant**

**vs.**

**Henry Rivera Murillo**

**Respondent**

**BK NO. 17-04443 JJT**

**Chapter 13**

**Hearing Date: No Date Set**

**OBJECTION OF HOMEBRIDGE FINANCIAL SERVICES, INC.  
TO CONFIRMATION OF CHAPTER 13 PLAN**

HomeBridge Financial Services, Inc. (hereinafter Secured Creditor), objects to confirmation of Debtor's Chapter 13 plan and asserts in support of its Objection as follows:

1. Secured Creditor's claim is secured by a mortgage on Debtor's property at 2690 Long Pond Road, f/k/a 5103 Long Pond Road, Tobyhanna, PA.
2. Arrears are estimated to be \$33,642.74, as will be shown on the Proof of claim that will be filed by the Bar date established by the courts.
3. Debtor's Plan proposes to cure the mortgage arrears through a loan modification to be secured within one year.
4. Secured Creditor objects to the proposed time for securing the loan modification as being excessive.

WHEREFORE, the Secured Creditor, HomeBridge Financial Services, Inc. , prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: February 21, 2018

By: /s/ James C. Warmbrodt  
James C. Warmbrodt, Esquire  
jwarmbrodt@kmlawgroup.com  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Movant/Applicant